

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court
District Of New Jersey

In re Mark Collins
Alexis Collins

Case No. 19-27330-ABA

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the
transfer, other than for security, of the claim referenced in this evidence and notice.

TIAA, FSB c/o LoanCare, LLC

First Guaranty Mortgage Corporation

Name of Transferee

Name of Transferor

Name and Address where notices to transferee
Should be sent:

Court Claim # (if known): 3-1
Amount of Claim: \$ 115,603.67 (secured)
Date Claim Filed: 10/02/2019

TIAA, FSB
c/o LoanCare, LLC
3637 Sentara Way
Virginia Beach, VA 23452

Phone: _____
Last Four Digits of Acct #: 7 0 0 5

Phone: _____
Last Four Digits of Acct #: 5 7 5 0

Name and Address where transferee payments
should be sent (if different from above):

TIAA, FSB
c/o LoanCare, LLC
P.O. Box 37628
Philadelphia, PA 19101-0628

Phone: 844-436-0374
Last Four Digits of Acct #: 7 0 0 5

I declare under penalty of perjury that the information provided in this notice is true and correct to the
best of my knowledge and belief.

By: /s/ Brian E. Caine, Esq.

Date: December 29, 2022

Transferee/Transferee's Agent

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

Certificate of Service

I certify that the foregoing Transfer of Claim has been served on the following:

Date Served: December 29, 2022

Mark Collins
619 Cedar Court
Pleasantville, NJ 08232
Debtor – Served Via Regular Mail

Alexis Collins
619 Cedar Court
Pleasantville, NJ 08232
Debtor – Served Via Regular Mail

Joel Lee Schwartz
Joel Schwartz
222 New Road, Ste 402
Linwood, NJ 08221
Debtors' Attorney – Served Electronically & Regular Mail

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38 - Suite 580
Cherry Hill, NJ 08002
Chapter 13 Trustee - Served Electronically

Dated: December 29, 2022

/s/ Brian E. Caine
Brian E. Caine, Esquire
PARKER McCAY P.A.
9000 Midlantic Drive, Suite 300
P.O. Box 5054
Mount Laurel, NJ 08054-1539
Tel (856) 985-4059
Fax (856) 596-3427
bcaine@parkermccay.com

ALEXIS COLLINS
222 NEW RD STE 402
LINWOOD NJ 08221-1283

December 20, 2022

Your Servicing Transfer

Dear Customer(s):

The servicing of your mortgage loan will be transferred to TIAA, FSB c/o LoanCare, LLC effective 12-12-22.

You may have recently received a Notice of Servicing Transfer from your previous servicer informing you of the upcoming servicing transfer and correspondence from us designed to prepare you for this transition.

Your official welcome package is enclosed with this letter and includes:

- > Your Notice of Servicing Transfer
- > Mortgage payment and fee schedules
- > Information about insurance and auto draft payments

Please take a few moments to review this information to learn more about what you can expect as your loan transfers to TIAA, FSB c/o LoanCare, LLC.

Let's get started.

INFO

CUSTOMER NAME(S):

Alexis Collins

PROPERTY ADDRESS:

619 Cedar CT
Pleasantville NJ 08232

YOUR NEW LOAN NUMBER:

CONTACT US

CUSTOMER SERVICE:

1.844.436.0374

COLLECTIONS:

1.800.909.9525

HOURS:

Monday - Friday
8:00 A.M. - 10:00 P.M. ET

Saturday
8:00 A.M. - 3:00 P.M. ET



Serviced by LoanCare
POST OFFICE BOX 8068
VIRGINIA BEACH, VA 23450

3637 Sentara Way | Virginia Beach, VA 23452

Notice of Servicing Transfer

The servicing of your mortgage loan is being transferred, effective 12-12-22. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Rushmore Loan Management Services, LLC is now collecting your payments. Rushmore Loan Management Services, LLC will stop accepting payments received from you after 12-11-22.

TIAA, FSB c/o LoanCare, LLC will collect your payments going forward. Your new servicer will start accepting payments received from you on 12-12-22.

Send all payments due on or after 12-12-22 to TIAA, FSB c/o LoanCare, LLC at this address: P.O. BOX 37628 Philadelphia, PA 19101-0628.

If you have any questions for either your present servicer, Rushmore Loan Management Services, LLC, or your new servicer, TIAA, FSB c/o LoanCare, LLC, about your mortgage loan or this transfer, please contact them using the information below:

CURRENT SERVICER	NEW SERVICER
Rushmore Loan Management Services, LLC	TIAA, FSB c/o LoanCare, LLC
Customer Service	Customer Service
1-888-504-6700	1.844.436.0374
15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618	P.O. Box 8068, Virginia Beach, VA 23450

Important notes about insurance and late fees

If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: LoanCare, LLC does not offer life insurance or disability insurance. If you were previously enrolled in this service, it will no longer be part of your monthly payment. You should contact your provider to arrange for direct payment or cancellation of these services.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,

TIAA, FSB c/o LoanCare, LLC
NMLS ID 399805

Customer Service: 1.844.436.0374 Collections: 1.800.909.9525
www.tiaabank.myloancare.com

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Your payment schedule and account information

Your payment will be due on the first day of each month. The exact amount of your monthly payment is as follows:



YOUR PAYMENT BREAKDOWN

Principal and Interest (P&I)	\$453.22
Escrow	\$629.22
Total Monthly Payment	\$1,082.44

Special Request Fees

Fees charged for special services you might request are listed below. The actual fees charged to a particular customer may be different or there may be no fee. This fee schedule is subject to change. Please review each statement for changes.



SPECIAL REQUEST FEES

Pay-by-Phone (over the phone check)	No Fee
Automated Phone System	No Fee
Online Payment Fee	No Fee
Autodraft Fee	No Fee
Insufficient/Returned Check	Up to \$40.00
Extraordinary Services	As Agreed
Payoff Statement Fee	Up to \$60.00

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Sign Up for Auto Draft Payments

Free. Convenient. Peace of Mind.

We encourage you to take advantage of our auto draft service, at no cost. To register, sign into our website at www.tiaabank.myloancare.com and complete the registration forms. Confirmation of your enrollment in auto draft service will be mailed within 48 hours.

Select a Monthly Draft Date per the terms of your note, agreement, contract, or a recent monthly billing statement. Most monthly payments are due the first day of each month with a late payment being assessed if the payment is not made before the end of normal business hours on the sixteenth of the month. Some notes/agreements, including but not limited to home equity lines and home equity lines of credit, may provide for a different due date and grace period. Please select a Monthly Draft Date prior to the grace period expiring/late charge assessment date.

If the Monthly Draft Date falls on a Saturday, Sunday, or federal holiday, the draft will occur on the next business day. We will notify you in writing when the automatic payments will begin. Your account must be current to be eligible for this service.

Notice of Error and Requests for Information

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) and Regulation X, borrowers have the right to notify their servicer of an error regarding the servicing of their closed end mortgage loan or to request information related to the servicing of their closed-end mortgage loan. Should you want to submit a written notice of error or written request for information, please include your full name, information that enables us to identify your mortgage loan account, such as a mortgage loan number, and the error you believe to have occurred or clearly state the information you are requesting with respect to your mortgage loan account.

Please note that a notice on a payment coupon or other payment is not considered a notice of error or request for information. Within five (5) days (excluding legal public holidays, Saturdays, and Sundays) of receiving a notice of error or information request, a written acknowledgement will be provided to you, and, in general, we will respond no later than 30 days after receiving the initial written notice of error or written request for information.

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Please send any notices of error or information requests to the following address:

LoanCare, LLC
ATTN: The Office of the Customer
P.O. Box 8068
Virginia Beach, VA 23450

PLEASE SEE IMPORTANT STATE DISCLOSURES INCLUDED WITH THIS LETTER

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE CURRENTLY INVOLVED IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY RECEIVED A DISCHARGE IN A BANKRUPTCY PROCEEDING, PLEASE NOTIFY US IMMEDIATELY AND BE ADVISED THAT THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. THIS NOTICE IS NOT INTENDED TO COLLECT, RECOVER, OR OFFSET THE DEBT AGAINST YOU PERSONALLY AND SHOULD NOT BE CONSIDERED A DEMAND FOR PAYMENT OR INDICATE THAT YOU ARE PERSONALLY LIABLE FOR THIS DEBT. PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS UNDER BANKRUPTCY LAW.

THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) MAY OFFER PROTECTION OR RELIEF TO SERVICE MEMBERS. IF EITHER YOU HAVE BEEN CALLED TO ACTIVE DUTY OR ACTIVE SERVICE, OR YOU ARE A SPOUSE OR DEPENDENT OF SUCH A SERVICE MEMBER, YOU MAY BE ENTITLED TO CERTAIN LEGAL PROTECTIONS AND DEBT RELIEF PURSUANT TO THE SERVICEMEMBERS CIVIL RELIEF ACT. IF YOU HAVE NOT MADE US AWARE OF YOUR STATUS, PLEASE CONTACT US IMMEDIATELY. YOU MAY ALSO CALL 1-800-342-9647 (TOLL-FREE FROM THE UNITED STATES) OR WWW.MILITARYONESOURCE.MIL/LEGAL TO FIND OUT MORE INFORMATION.

PLEASE BE ADVISED THAT LOANCARE UTILIZES THIRD-PARTY SERVICE PROVIDER(S) THAT PROVIDE SERVICES TO LOANCARE AND MAY MAINTAIN, PROCESS OR OTHERWISE BE PERMITTED ACCESS TO NONPUBLIC INFORMATION THROUGH ITS PROVISION OF SERVICES TO LOANCARE. PURSUANT TO NY DFS PART 419.11(D); LOANCARE SHALL REMAIN RESPONSIBLE FOR ALL ACTIONS TAKEN BY OUR THIRD-PARTY SERVICE PROVIDER(S), AND WE SHALL REQUIRE OUR THIRD-PARTY SERVICE PROVIDER(S) COMPLIANCE WITH ALL APPLICABLE NEW YORK AND FEDERAL LAWS AND RULES.

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Schedule of Common Residential Mortgage Servicing Fees

Last Update: April 26, 2021

Fee Type	Description	Amount Charged
Appraisal	Fee charged by a licensed appraiser to give an opinion of the value of the property. Examples of when this fee may be charged include in connection with a request to cancel or terminate mortgage insurance on the loan and a partial lien release.	Up to \$3,000. The amount varies by the amount of work performed and the property location.
Assumption	Fee charged for processing a request to add or remove a borrower on the loan (changing who is legally responsible to repay the loan).	Up to \$900.00. The amount may vary by investor, and if there is a request to release a borrower from liability or a need to perform credit underwriting.
Bankruptcy	Fees charged by the attorney representing the creditor/servicer in the debtor's bankruptcy action and court costs.	The amount varies by several factors such as the legal service (proof of claim, motion for relief from the automatic stay, etc.), the bankruptcy chapter (Chapter 7, 11, 12, or 13), the investor, etc.
Broker Price Opinion (BPO)	Fee charged by a licensed real estate broker or agent to give an opinion of the value of the property. Examples of when this fee may be charged include in connection with a request to cancel or terminate mortgage insurance on the loan and a loan modification.	Up to \$250. The amount varies by the amount of work performed and the property location.
Consolidation, Extension, and Modification Agreement (CEMA)	Fee charged to process a request for an assignment in connection with a CEMA refinance transaction in the State of New York.	Up to \$1,000.00. The amount may depend on the investor.

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Fee Type	Description	Amount Charged
Foreclosure	Fees and costs charged or incurred by the attorney or trustee handling the foreclosure action for the servicer.	The amount varies by several factors, such as the jurisdiction, whether the foreclosure is a judicial or nonjudicial proceeding, the investor, whether the action is completed and the property is sold to a third party, etc.
Full Reconveyance	Fee charged by a trustee for reconveying the property when the loan is paid off.	Up to \$20. The amount, if any, varies by state.
Late Fee	Fee charged when a scheduled periodic payment is not received by the due date and any applicable grace period.	The amount varies based on the terms of the promissory note, loan type, and applicable state law.
Nonsufficient Funds/Insufficient Funds/Returned Check	Fee charged when a payment is rejected by the customer's financial institution for various reasons, such as insufficient funds in the account, a stop payment is placed on the check, the account is closed, etc.	Up to \$40. The amount, if any, varies by state.
Partial Lien Release	Fee charged for processing a partial release of the mortgage lien on the property.	\$150.00
Payoff Statement	Fee charged for providing a statement of the amount required to pay off the loan.	Up to \$60.00. The amount, if any, may vary by state and loan type.

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Fee Type	Description	Amount Charged
Prepayment Penalty/Fee	Fee charged for repaying all or a certain percentage of the loan early (within a certain number of years after loan origination).	Many loans do not have a prepayment penalty. For loans that do, the amount is based on the loan documents and applicable law.
Property Inspection	Fee charged by a third party to inspect the condition or occupancy status of the property in certain situations, such as when a loan is in default.	Up to \$35, depending on the loan type, investor, and inspection type.
Property Preservation	Fee charged by a third party for taking certain actions to preserve the property, such as yard maintenance, winterizing, securing the property, etc.	The amount varies depending on the investor, property condition, and the nature, extent, and amount of preservation services, if any.
Recast	Fee charged to process a request to re-amortize the loan (if re-amortizing is permissible).	\$300.00
Recording	Fee charged by a local county recorder to record a document (such as a lien release, reconveyance, etc.) in the public records.	The amount varies by several factors, such as the jurisdiction, document length, etc.
Subordination Agreement	Fee charged to process a request to subordinate the lien of the loan we are servicing to another lien on the property, usually in connection with a refinance of the first lien.	\$200.00

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Fee Type	Description	Amount Charged
Title Services	Fees or costs for title services refers to charges by a third party for a title search, abstract of title, title policy update or endorsement, title guarantee, etc. to confirm title to the property, identify all recorded liens and documents affecting title, determine who must be notified of a foreclosure action, or other title related matters. Title services may be needed in connection with a foreclosure, partial lien release, CEMA, etc.	The amount varies by the amount of work performed, title product, and the property location.

Home Equity Lines of Credit (HELOCs) Specific Fees

The above charges may apply to HELOCs and closed-end loans. The following fees/costs may be charged specifically on HELOCs:

Annual Fee	An annual fee charged for having a HELOC available, starting the first anniversary date and continuing during the draw period.	Up to \$75. The amount, if any, varies by the HELOC loan documents and applicable state law.
Stop Payment Fee	A fee charged when a stop payment on a HELOC check is requested.	Up to \$30. The amount, if any, varies by the HELOC loan documents and applicable state law.
Over Limit Fee	A fee charged when the credit amount for a HELOC is exceeded.	Up to \$25. The amount, if any, varies by the HELOC loan documents and applicable state law.
Early Termination Fee	A fee charged to close a HELOC within a certain time period from the origination date.	Up to \$500. The amount, if any, varies by the HELOC loan documents and applicable state law.

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Return of Closing Costs	Closing costs that were paid on a customer's behalf and are required to be repaid by the customer in the event of an early termination of the HELOC within a certain time period from the origination date.	The amount, if any, varies based on the amount of closing costs, the HELOC loan documents, and applicable state law.
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This fee schedule provides general information on common residential mortgage servicing fees and costs that a borrower may incur on his/her loan with us. This fee schedule is not specific to any particular state, and it does not include nonstandard fees (like litigation fees, for example) or every cost that could arise (like lender placed insurance premiums, for example). This fee schedule does not cover construction loans. This fee schedule is subject to change. The examples provided are an illustrative, not an exhaustive, list. The actual fee amount (or whether any fee is) charged to customers may depend on several factors, such as the loan documents, applicable federal and state law, agency guidelines, etc. Customers may contact our Customer Service Department at 1.844.436.0374 for actual fee amounts.

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IMPORTANT NOTICE TO CONFIRMED SUCCESSORS IN INTEREST

NOTICE TO CONFIRMED SUCCESSORS IN INTEREST: Please be advised that, unless you assume the loan under state law, you will not be liable for the mortgage debt and cannot be required to use your assets, as a confirmed successor in interest, to pay the mortgage debt, except that the lender has a security interest in the property and a right to foreclose on the property when permitted by law and authorized under the mortgage loan contract.

**IMPORTANT STATE DISCLOSURES
SEE IMPORTANT DISCLOSURES BELOW**

Important notice for Arkansas Residents: Within the state of Arkansas, LoanCare is licensed by the Arkansas Securities Department. You may file complaints with the Department at 1 Commerce Way, Suite 402, Little Rock, Arkansas 72202.

Important notice for California Residents: Within the state of California, LoanCare is licensed by the Department of Financial Protection and Innovation. LoanCare's Residential Mortgage Lending Act license numbers are as follows:

License Number 4130563 – 3637 Sentara Way, Virginia Beach, VA 23452

License Number 813K544 – 601 Riverside Ave, Building 5, 3rd Floor, Jacksonville, FL 32204

License Number 41DBO-77773 – 4330 West Chandler Boulevard, Chandler, AZ 85226

License Number 41DBO-96087 – 1200 Cherrington Parkway, Moon Township, PA 15108

IMPORTANT NOTICE FOR CONSUMERS IN COLORADO WE ATTEMPT TO COLLECT A DEBT FROM: Within the state of Colorado, LoanCare maintains an office at 8690 Wolff Court, Suite 110, Westminster, CO 80031. The telephone number is 303-920-4763.

Important notice for Hawaii Residents: Within the state of Hawaii, LoanCare is licensed by the Commissioner of Financial Institutions. You may file complaints with the Commissioner at P.O. Box 2054, Honolulu, HI 96805.

Important notice for Hawaii Residents who submitted a loss mitigation request: If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at (808) 586-2820 or <http://cca.hawaii.gov/dfi/file-a-complaint>.

Important notice for Maryland Residents: Maryland law requires LoanCare to designate a contact to whom mortgagors may direct complaints and inquiries. LoanCare has designated the Office of the Customer for that purpose. The telephone number for the Office of the Customer is 1-800-919-5631. The Office of the Customer must respond in writing to each written complaint or inquiry within 15 days if requested. LoanCare's failure to comply with any provision of Section 13-316 of the Maryland Commercial Law will result in LoanCare being liable for any economic damages caused by the violation.

Important notice for New York Residents: Within the state of New York, LoanCare is registered with the Superintendent of the New York Department of Financial Services. You may file complaints and obtain further information about LoanCare by contacting the Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Important notice for New York Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

Important notice for New York Residents who were offered a debt payment schedule or agreement to settle debt: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

Important notice for North Carolina Residents: Within the state of North Carolina, LoanCare is licensed by the Commissioner of Banks. You may file complaints with the Commissioner at 4309 Mail Service Center, Raleigh, NC 27699.

Important notice for North Carolina Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

North Carolina Department of Insurance Collection Agency Company Numbers:

NC Company Number 119505731 – 3637 Sentara Way, Virginia Beach, VA 23452 (legacy Permit No. 112029)

NC Company Number 119505867 – 601 Riverside Ave, Building 5, 3rd Floor, Jacksonville, FL 32204 (legacy Permit No. 112165)

NC Company Number 119507216 – 4330 West Chandler Boulevard, Chandler, AZ 85226 (legacy Permit No. 113538)

NC Company Number 119507547 – 1200 Cherrington Parkway, Moon Township, PA 15108 (legacy Permit No. 113876)

Important notice for Oregon Residents: Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800-274-6600. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at (888) 877-4894 or visit <http://dfr.oregon.gov>.

Important notice for those with a mortgage loan on real estate located in Texas: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Your Forbearance Plan Transfers with You

If you are currently on a COVID-19 forbearance plan and your loan is transferring, your current forbearance plan will continue. Upon transfer, we review the data we receive from your previous servicer within seven (7) calendar days to verify that your file is as complete as possible. Once complete, all of your loan details will be available online.

After the transfer is complete, you can visit our website for more information on your forbearance, to apply for an extension to your plan or cancel your forbearance plan.

Recently transferred? Flip this over for more information on what to do next.



Visit our website for more information.



Our website has the most current FAQs.



Make sure your contact information is up-to-date.

SP0727-000

We're Here to Help

If you are experiencing a financial hardship due to COVID-19, you may qualify for a forbearance plan and may be able to pause your monthly mortgage payment for an initial period of up to 180 days. If you still need assistance at the end of the original plan, you may be able to request an extension of up to an additional 180 days (for a total of up to 360 days).

Already on a forbearance plan? Flip this over for more information on what to do next.



Visit our website for more information.



Our website has the most current FAQs.



Make sure your contact information is up-to-date.